

United States Bankruptcy Court
Eastern District of New YorkIn re:
Lisa A Lombardi
DebtorCase No. 14-44494-ess
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 253Page 1 of 1
Total Noticed: 17

Date Rcvd: May 04, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2015.

db +Lisa A Lombardi, 2755 Amboy Road, Staten Island, NY 10306-2144
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
8408090 +Bill Me Later, P O Box 105658, Atlanta, GA 30348-5658
8469973 +Calvary SPV I, LLC., Bass & Associates P.C., 3936 E. Ft. Lowell Rd., Ste. 200, Tucson AZ 85712-1083
8408095 +Maidenbaum & Associates PLLC, One Broadcast Plaza, Merrick, NY 11566-3467
8408096 +New York Community Ban, 615 Merrick Ave, Westbury, NY 11590-6607
8408097 +Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
8408099 +Webbank/fingerhut, 6250 Ridgewood Roa, Saint Cloud, MN 56303-0820

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

+E-mail/Text: ustpreion02.br.ecf@usdoj.gov May 04 2015 18:20:49
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
8408091 EDI: BANKAMER.COM May 04 2015 18:18:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
8408092 EDI: CAPITALONE.COM May 04 2015 18:18:00 Cap One, Po Box 85520, Richmond, VA 23285
8408093 +EDI: CAPITALONE.COM May 04 2015 18:18:00 Cap1/cosco, Po Box 30253, Salt Lake City, UT 84130-0253
8408094 +E-mail/Text: bankruptcy.bnc@gt-cs.com May 04 2015 18:20:47 Green Tree Servicing L, Po Box 6172, Rapid City, SD 57709-6172
8408098 +EDI: RMSC.COM May 04 2015 18:18:00 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015
8427364 E-mail/Text: annes@accountsretrievable.com May 04 2015 18:20:46
The Accounts Retrievable System Inc, Assignee of Chase Manhattan Bank USA NA,
Harold Rosenblatt, President, PO Box 386, Bellmore NY 11710-0386
8408099 +EDI: BLUESTEM.COM May 04 2015 18:19:00 Webbank/fingerhut, 6250 Ridgewood Roa, Saint Cloud, MN 56303-0820

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 06, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2015 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com; ahollander@windelsmarx.com; nl59@ecfcbis.com; jryan@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Lisa A Lombardi kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Form B18 (Official Form 18)(12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271–C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201–1800

IN RE:

CASE NO: 1–14–44494–ess

Lisa A Lombardi

2755 Amboy Road
Staten Island, NY 10306

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx–xx–2406

DEBTOR(s)

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: May 4, 2015

s/ Elizabeth S. Stong
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.